

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: ANTHONY L. SCHAFER § Case No. 07-72829  
RHONDA K. SCHAFER §  
§  
§  
§  
Debtors

## CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/20/2007.
  - 2) The plan was confirmed on 02/15/2008.
  - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900, 04/15/2008.
  - 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/04/2008.
  - 5) The case was dismissed on 10/09/2009.
  - 6) Number of months from filing or conversion to last payment: 22.
  - 7) Number of months case was pending: 26.
  - 8) Total value of assets abandoned by court order: NA.
  - 9) Total value of assets exempted: \$40,905.00.
  - 10) Amount of unsecured claims discharged without full payment: \$0.00.
  - 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 11,835.00
Less amount refunded to debtor	\$ 0.00
<b>NET RECEIPTS</b>	<b>\$ 11,835.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 850.00
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 4,350.00</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY GARY C FLANDERS	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
TRIAD FINANCIAL CORP &	Sec	12,000.00	12,026.10	12,000.00	2,226.46	1,985.56
TRIAD FINANCIAL CORP &	Uns	0.00	0.00	26.10	0.00	0.00
ROCKFORD DEVELOPMENT	Sec	3,000.00	3,000.00	3,000.00	606.23	661.07
ROCKFORD DEVELOPMENT	Uns	0.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL BANK	Uns	0.00	79,114.55	0.00	0.00	0.00
WASHINGTON MUTUAL BANK	Sec	5,000.00	4,515.69	4,515.69	2,005.68	0.00
ACH LOANS - STARLIGHT	Uns	200.00	NA	NA	0.00	0.00
AMBASSADOR FUNDING	Uns	400.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	600.00	698.00	698.00	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	480.00	470.60	470.60	0.00	0.00
CLEARWATER MARKETING	Uns	300.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,700.00	1,693.10	1,693.10	0.00	0.00
DIRECT MERCHANTS BANK	Uns	720.00	NA	NA	0.00	0.00
EASTSIDE LENDERS	Uns	750.00	937.50	937.50	0.00	0.00
FINGERHUT DIRECT MARKETING	Uns	300.00	235.26	235.26	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	200.00	275.97	275.97	0.00	0.00
HSBC BANK N/A	Uns	230.00	224.83	224.83	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
HSBC BANK N/A	Uns	1,800.00	1,827.87	1,827.87	0.00	0.00
PAY DAY ONLINE	Uns	600.00	810.00	810.00	0.00	0.00
ECAST SETTLEMENT	Uns	600.00	583.22	583.22	0.00	0.00
CREDITORS BANKRUPTCY	Uns	200.00	319.27	319.27	0.00	0.00
UPFRONT PAY DAY	Uns	400.00	400.00	400.00	0.00	0.00
LVNV FUNDING LLC	Uns	1,350.00	1,368.42	1,368.42	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	0.00	491.50	491.50	0.00	0.00
TDS METROCOM/ROCKFORD 3251	Uns	0.00	105.41	105.41	0.00	0.00
ROUNDUP FUNDING LLC	Uns	0.00	480.00	480.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, HOLSTROM AND KENNEDY P.C.	Uns	0.00	263.15	263.15	0.00	0.00
		0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 4,515.69	\$ 2,005.68	\$ 0.00
Debt Secured by Vehicle	\$ 12,000.00	\$ 2,226.46	\$ 1,985.56
All Other Secured	\$ 3,000.00	\$ 606.23	\$ 661.07
<b>TOTAL SECURED:</b>	<b>\$ 19,515.69</b>	<b>\$ 4,838.37</b>	<b>\$ 2,646.63</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 11,210.20</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 4,350.00
Disbursements to Creditors	\$ 7,485.00
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 11,835.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/26/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.